

What is claimed is:

1. A system for automatically providing asset allocation services to individual investors comprising:

a data processing system for providing Expert independent asset allocation on a basis that minimizes the input and time of investors and assists them in establishing savings programs and offering professional asset management at a more efficient cost structure and eliminates or reduces all of the conflicts of interest that would exist in all the presently known schemes of providing investment allocation and/or savings programs to investors.

2. A system for automatically providing asset allocation services to individual investors comprising:

data storage for storing data from a plurality sources for a plurality of individual investors;

an asset allocation model for automatically determining varying proportions of a plurality of investment vehicles designed or approved by an Independent Expert;

means for processing the data relative each individual such that the optimum asset allocation is automatically calculated and implemented for each individual investor; and

means for generating a report that informs each individual investor at least of the specific asset allocations made, the total account balance and periodic contributions without direction from any individual investor.

3. The system of claim 2 further comprising:

in the event an individual investor should opt out of the automatic asset allocation services, means for processing the data from each individual investor such that a tangible recommendation as to asset allocation is generated and sent to each individual investor the opted out

4. The system of claim 3 further comprising:

means for correlating the retirement needs and life cycle stage with an appropriate asset allocation

5. The system of claim 3 wherein the asset allocation model for automatically determining varying proportions of a plurality of investment vehicles means further comprising:

means for determining automatic asset allocation based on a
5 minimum data requirement as determined or approved by an independent expert.

6. The system of claim 3 wherein the asset allocation model for automatically determining varying proportions of a plurality of investment vehicles means further comprising:

means for automatically rebalancing asset allocation based on a
5 data received from the investor, a third party, a facilitator on a regular basis as solely determined or approved by an independent expert.

7. The system of claim 3 wherein the asset allocation model for automatically determining varying proportions of a plurality of investment vehicles means further comprising:

means for automatically reallocating asset allocation based on a
5 data received from the investor, a third party, a facilitator on a regular basis as solely determined or approved by an independent expert.

8. The system of claim 3 wherein the asset allocation model for automatically determining varying proportions of a plurality of investment vehicles means further comprising:

means for automatically allocating/rebalancing/reallocating
5 investment assets based on data from a variety of sources, as designed or approved by an Independent Expert.

9. The system of claim 1 further comprising:

means for eliminating or at least ameliorating possible economic
conflict of interest by separating or appropriately combining, the determination of
how much to save and how to allocate investment assets from other fee generating
5 functions such as investment management.

10. The system of claim 1 wherein the Independent Expert determines or approves the asset allocation and savings rate and receives fees totally independent from the fees charged for investment management.

11. The system of claim 1 wherein the Independent Expert is generally or totally independent from and unrelated to any other person who receives compensation in connection with the subject transactions, including a decision not to change any decision including asset allocations and including any investment manager.

12. The system of claim 1 further comprising:
means for assuring that the investment manager is unaware of the individual pension participant investments, but rather sees only the aggregate investments of a Benefit Plan.

13. A system for providing asset allocation and savings services to individuals comprising:
a data storage for storing data from a plurality of sources, including the individual; means for processing the data from each source such that a savings program as well as an asset allocation model consisting of at least one asset class is established, the asset class(s) may including varying proportions of shares (or other interests) in a plurality of investments, possibly including collective investment vehicles; and a means for allocating assets into a combination of at least two assets classes as appropriate for each individual and generating a tangible report recommending, or directly establishing a savings program that is appropriate for each individual.

14. A computer implemented method for automatically providing asset allocation services to individual investors comprising the steps of:
providing data storage for storing data from a plurality of sources for a plurality of individual investors;
developing an asset allocation model for automatically determining varying proportions of a plurality of investment vehicles designed or approved by an Independent Expert;
applying the data to the asset allocation model;
automatically determining an appropriate investment vehicle for the individual; and

generating a report that informs each individual investor at least of the specific asset allocations made, the total account balance and periodic contributions without direction from any individual investor.

15. A computer implemented method for providing independent asset allocation and savings programs to individuals for investing in two or more asset classes including professionally managed, cost efficient, commingled investment vehicles while eliminating or ameliorating the conflict of interest between establishing asset allocation and investment programs and other functions such as money management, the method comprising the acts of:

developing mechanisms that elicit the funding needs of each individual;

- developing a savings program and an asset allocation model comprising at least one asset class generally using generally accepted principles of modern portfolio theory;

applying the data from a plurality of sources to the asset allocation model;

- coordinating the savings program with the asset allocation model;
- 15 determining an appropriate investment vehicle or combination of vehicles for the individual; and

implementing investments in at least one asset class or at least (1) combination of at the at least two (2) asset classes.